

Information to identify the case:

Debtor 1 Aliana N. Bullock
First Name _____ Middle Name _____ Last Name _____
Debtor 2 (Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court District of New Jersey
Case number: **18-11578-MBK**

Social Security number or ITIN xxx-xx-2139
EIN _____

Social Security number or ITIN _____
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Aliana N. Bullock
aka Aliana Washington

3/9/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Aliana N. Bullock
Debtor

Case No. 18-11578-MBK
Chapter 13

District/off: 0312-3
Date Rcvd: Mar 09, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2022:

Recip ID	Recipient Name and Address
db	+ Aliana N. Bullock, 45 Raritan Avenue, South River, NJ 08882-1529
517440040	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517446993	+ Motion Federal Credit Union, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave., Tinton Falls, NJ 07724-3001
517298763	+ Nissan Infiniti LT, PO BOX 660366, Dallas, TX 75266-0366
517309961	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
517298764	+ Nissan Motor Acceptance, PO Box 660360, Dallas, TX 75266-0360

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time Mar 09 2022 20:40:00	Recipient Name and Address U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 09 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517298754	+ Email/PDF: bncnotices@becket-lee.com	Mar 09 2022 20:42:42	American Express, PO Box 981537, El Paso, TX 79998-1537
517354323	Email/PDF: bncnotices@becket-lee.com	Mar 09 2022 20:42:28	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517307230	+ EDI: AISACG.COM	Mar 10 2022 01:38:00	BMW Bank of North America, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517298756	EDI: BMW.COM	Mar 10 2022 01:38:00	BMW Financial Services, PO Box 3608, Dublin, OH 43016
517374042	EDI: BMW.COM	Mar 10 2022 01:38:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
517298755	+ EDI: BANKAMER.COM	Mar 10 2022 01:38:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
517298757	+ EDI: CAPITALONE.COM	Mar 10 2022 01:38:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
517398566	Email/PDF: bncnotices@becket-lee.com	Mar 09 2022 20:52:47	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517298759	EDI: WFNNB.COM	Mar 10 2022 01:38:00	Comenity Capital/BJs Wholesale, PO Box 182120, Columbus, OH 43218-2120
517298758	EDI: JPMORGANCHASE	Mar 10 2022 01:38:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
517298761	EDI: JPMORGANCHASE	Mar 10 2022 01:38:00	Marriot Rewards, PO BOX 15123, Wilmington, DE 19850-5123
517298760	Email/Text: PBNCNotifications@perituservices.com	Mar 09 2022 20:39:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI

District/off: 0312-3

User: admin

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Date Rcvd: Mar 09, 2022

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Total Noticed: 33

53201-3115

517435181	Email/PDF: resurgentbknotifications@resurgent.com	Mar 09 2022 20:52:47	LVNV Funding, LLC its successors and assigns as, assignee of NCOP Nevada Holdings, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517298762	Email/Text: mgreenwood@motionfcu.org	Mar 09 2022 20:40:00	Motion Federal Credit Union, 1380 Jersey Ave, North Brunswick, NJ 08902
517401720	+ EDI: MID8.COM	Mar 10 2022 01:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517438072	EDI: PRA.COM	Mar 10 2022 01:38:00	Portfolio Recovery Associates, LLC, c/o GENERAL MOTORS, POB 41067, Norfolk VA 23541
517410910	EDI: Q3G.COM	Mar 10 2022 01:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517426429	EDI: Q3G.COM	Mar 10 2022 01:38:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517334908	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 09 2022 20:40:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
517298765	+ Email/Text: bankruptcyteam@quickenloans.com	Mar 09 2022 20:40:00	Quicken Loans Inc., 1050 Woodward Avenue, Detroit, MI 48226-3573
517300678	+ EDI: RMSC.COM	Mar 10 2022 01:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517298766	+ EDI: RMSC.COM	Mar 10 2022 01:38:00	Synchrony Bank/Amazon, PO Box 965015, Orlando, FL 32896-5015
517298767	+ EDI: RMSC.COM	Mar 10 2022 01:38:00	Synchrony Bank/Lowe's, PO Box 965005, Orlando, FL 32896-5005
517298768	EDI: RMSC.COM	Mar 10 2022 01:38:00	Synchrony Bank/Walmart, PO Box 965024, El Paso, TX 79998
517298769	EDI: CITICORP.COM	Mar 10 2022 01:38:00	THD/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Quicken Loans Inc. dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Eric Clayman	on behalf of Debtor Aliana N. Bullock mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Jeffrey E. Jenkins	on behalf of Debtor Aliana N. Bullock mail@jenkinsclayman.com JenkinsClayman@jubileebk.net
Kevin Gordon McDonald	on behalf of Creditor Quicken Loans Inc. kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Quicken Loans Inc. rsolarz@kmllawgroup.com
Stephanie F. Ritigstein	on behalf of Debtor Aliana N. Bullock mail@jenkinsclayman.com kevin@jenkinsclayman.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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